

**SYSTEMS AND METHODS FOR DIRECTING ELECTIVE ACCOUNT  
BALANCES**

**ABSTRACT OF THE DISCLOSURE**

5   **[0062]**   Systems and methods for distributing and/or calculating elective account balances. Various of the systems include one or more microprocessor based devices that are coupled to a communication network. A computer readable medium is associated with at least one of the microprocessor based devices, and includes instructions executable by the microprocessor based device to serve interfaces and receive information via the interfaces. In addition, the  
10   information received via the interfaces can be used to allocate at least a portion of an elective balance to a redemption category, and to calculate a redemption amount. Various of the methods include receiving one or both of a bid premium and a allocation amount. This information can be used to calculate a redemption amount.

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